



Ford Pension Funds Administration
Leatherhead House
Station Road
Leatherhead
Surrey
KT22 7ET

Private & Confidential
Mr LC Liverpool
77 Valence Road
Dagenham
Essex
RM8 1TR

Web: <http://sma.mnpa.co.uk>

Your Ref: 11811690
Our Ref: BXC/FOH/11811690
Telephone: 01372 200320
Email: ford.pensions@mnpa.co.uk

26th February 2013

Dear Mr Liverpool

Ford Hourly Paid Contributory Pension Fund
Leonard Clifford Liverpool - Membership Number (FIN): 11811690

Following the recent enquiry from your financial adviser, I have pleasure in enclosing:

- a Transfer Value Statement, showing the current value of the benefits that can be transferred
- a ~~Transfer~~ Value Enquiry Form, which helps explain where you can transfer your benefits and which ~~you~~ need to fill in and return to me as soon as possible to tell me where you are interested in transferring
- a Ceding Scheme Information Summary, which gives the information that a new scheme or chosen provider needs
- a Transfer Request Form, for you to fill in and return if the transfer is to go ahead
- a Receiving Scheme Form, which needs to be filled in and returned by the new scheme or chosen pension provider before the transfer can go ahead

The amount of the transfer value is guaranteed for three months, after which it will need to be recalculated.

If you decide that you want the transfer value to be paid, I will need:

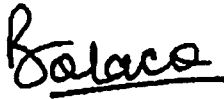
- the Transfer Request Form, filled in, signed and dated by you
- the Receiving Scheme Form, filled in and signed on behalf of your new scheme or pension provider.

I will also need to see proof of your age. If you are a UK citizen please send me your birth certificate (plus, if you are a married woman, your marriage certificate), or your passport. In any other case, please send me your passport. Your certificates or passport must be originals, not photocopies. I will copy the documents and return them to you by Recorded Delivery.

I may need to obtain additional information from your new pension scheme or from HM Revenue & Customs, which may delay, or in some rare cases prevent, the transfer from taking place. I will keep you informed if such a situation arises in your case.

If you have any questions about this letter, or if you would like any further information about your benefits, please get in touch with me at Ford Pension Funds Administration, Leatherhead House, Station Road, Leatherhead, Surrey KT22 7ET, England, quoting your full name, your national insurance number, your membership number and the pension scheme name, or ring our member helpline on 01372 200320.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Blossom Colaco', with a horizontal line underneath the name.

Blossom Colaco
Pensions Administration

Ford Hourly Paid Contributory Pension Fund

TRANSFER VALUE ENQUIRY FORM

Name	Leonard Clifford Liverpool
Date of Birth	22nd June 1964
National Insurance Number	NE005020C
Membership number	11811690

The first part of this Form gives you a brief summary of where you can transfer the value of your benefits, and the factors you need to consider.

The second part needs to be filled in by you to let us know about the scheme or policy to which you want to transfer: if you want to transfer to more than one, please copy this Form and fill in a fresh one for each scheme or policy. This part also authorises MNPA to answer questions and disclose information about you in relation to a possible transfer.

PART 1

Where can you transfer your benefits?

You can transfer your benefits to any "Registered Pension Scheme" *. This means an occupational pension scheme (typically your new employer's pension scheme) or a buy-out policy (normally these policies are offered by insurance companies) or a Personal Pension Scheme (schemes offered by insurance companies and other financial institutions) which has been registered with HM Revenue & Customs and is covered by UK legislation.

*There is one exception. HM Revenue & Customs do not allow you to transfer your benefits to a Retirement Annuity Contract which was previously approved under Chapter III Part XIV of the Income and Corporation Taxes Act. The administrator of your new scheme will know if this applies to them.

A transfer to a Registered Pension Scheme does not have any adverse tax consequences or any immediate impact on your Lifetime Allowance.

You can also consider transferring your benefits to a pension scheme outside the UK. Certain overseas pension schemes – known as "Qualifying Recognised Overseas Pension Schemes" – have been recognised by HM Revenue & Customs, and a transfer to one of these schemes does not have any adverse tax consequences. However, the transfer value needs to be checked against your Lifetime Allowance, and if the value of this transaction and all other relevant transactions exceeds the Allowance, a tax charge will be made on the amount of the transfer which is over the Allowance. If it applies, this tax charge will be at 25%.

You can only transfer to a non-UK pension scheme which is *not* a Qualifying Recognised Overseas Pension Scheme if the Trustee(s) specifically agree and the Rules allow. There are significant tax consequences of such a transfer both for you and for the Trustee(s). You will have to pay tax on the transfer value at a rate of 40%. In addition, the Trustee(s) will be charged an additional tax charge of at least a further 40% on the transfer value, and therefore they are very unlikely to agree to such a transfer.

Transferring your benefits is an important decision, and we recommend that you seek advice from an independent financial adviser or similar professional when considering the consequences.

You need to remember that:

- by transferring, you will give up your rights to the benefits to which this transfer value relates, and your dependants' rights to any corresponding benefits that would be payable on your death;
- any Enhanced Protection you currently have in respect of your personal Lifetime Allowance will be lost if you transfer your benefits;
- any protection you currently have in respect of your Pension Commencement Lump Sum will be lost if you transfer your benefits, which will mean that you may be entitled to less tax-free cash when you retire;
- any right you currently have to retire at age 50 will be lost if you transfer your benefits, which will mean that after 6 April 2010 the earliest age at which you can retire will be 55;
- on transfer, you can still keep any enhanced Lifetime Allowance you currently have.

PART 2

Where do you want to transfer your benefits?

Please fill in the following sections to show the scheme or policy to which you want to transfer:

I am interested in transferring to:

Please tick the relevant box

- a Registered Pension Scheme

☐

- a Qualifying Recognised Overseas Pension Scheme

☐

The name and address of the pension scheme is as follows:

Name:
Address:

I authorise the Trustee(s) and Ford Pension Funds Administration as their agents to deal with enquiries from, and disclose information to, the organisation named above, in connection with the possible transfer of my benefits:

Please sign here to authorise the disclosure of information

Signature: 	Date signed:
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When completed, please return this Form to Ford Pension Funds Administration, Leatherhead House, Station Road, Leatherhead, Surrey KT22 7ET.

Ford Hourly Paid Contributory Pension Fund

TRANSFER VALUE STATEMENT FOR LEONARD CLIFFORD LIVERPOOL

This Statement tells you the current transfer value of your benefits that you are entitled to transfer out into one or more suitable pension schemes or policies.

Personal Details

This is the information that the calculation of your transfer value is based on – please tell me urgently if you think any of the details are wrong.

Date of Birth:	22 June 1964
National Insurance Number:	NE005020C
Membership number:	11811690
Date of leaving service:	21 July 2000
Date your pensionable service began:	4 December 1988
Total period of pensionable service:	11 years 8 Months
Normal Pension Date:	22 June 2029
Transfer value calculation date:	25 February 2013

Transfer Value Quotation

The transfer value currently available is £69599, which includes member's contributions of £13107.34 (including interest).

This transfer value is made up of:

- | | |
|---|-----------|
| • Pre 6 April 1997 Protected Rights | £21776 |
| • Pre 6 April 1997 Non-Protected Rights | £31073 |
| • 6 April 1997 to 5 April 2005 Protected Rights | £3431.82 |
| • 6 April 1997 to 5 April 2005 Non-Protected Rights | £13318.18 |

This transfer value represents the current cash value of your benefits assuming that your pensionable service ended on the date shown above, and that all the other personal details shown above are correct.

Important Notes

By transferring your benefits, you will give up your rights to the deferred benefits to which this transfer value relates, and your dependants' rights to any corresponding benefits that would be payable on your death.

The transfer value is guaranteed to hold good for three months from the transfer value calculation date, after which it will need to be recalculated and may be more or less than the current value. The transfer value shown above does not include an allowance for any discretionary benefits that the Trustee(s) may award in future.

Pension Protection Fund

The Fund is eligible to enter the Pension Protection Fund (PPF). This may happen if your employer becomes insolvent and there are insufficient funds in the Fund to secure your benefits. If the Fund enters the PPF, depending on the type of your benefits, instead of receiving your benefits from the Fund, compensation in the form of pension payments would be paid from the PPF. This would be a maximum of 90% of your eligible benefits within an overall cap. Details of the benefits provided by the PPF and how the compensation arrangements work are available at www.pensionprotectionfund.org.uk.

What You Need To Do Now

Deciding to transfer the value of your benefits to another pension scheme or policy is an important decision. Once the transfer has taken place, neither you nor your dependants will have any further claim on the Fund in respect of the benefits transferred. Please use the attached page of 'Helpful links and information'. It includes

- a list of organisations that provide information that may help you make your decision to transfer or not; and
- their contact details and links to information about transfers.

If you do decide to go ahead with the transfer, please fill in the enclosed Transfer Request, sign and date it, and return it to Ford Pension Funds Administration, Leatherhead House, Station Road, Leatherhead, Surrey KT22 7ET .

All of the benefits mentioned in this Statement are subject to the Trust Deed and Rules of the Ford Hourly Paid Contributory Pension Fund.

Helpful links and information

We are not authorised to give you financial advice. You are therefore strongly advised to take professional advice on whether a transfer is appropriate, taking into account your personal circumstances and financial factors.

Further information that may assist you in making a decision is available from:

- The Financial Services Authority
25 The North Colonnade
Canary Wharf
London
E14 5HS
Telephone: 0845 606 1234
Website: www.fsa.gov.uk

The FSA is the UK's financial watchdog set up by the government to regulate financial services and protect your rights.

- The Pensions Regulator
Napier House
Trafalgar Place
Brighton
BN1 4DW
Phone: 0870 6063636
Email: customersupport@thepensionsregulator.gov.uk
Website: www.thepensionsregulator.gov.uk

The Pensions Regulator is the UK regulator of work-based pension schemes.

- The Pensions Advisory Service
11 Belgrave Road
London
SW1V 1RB
Phone 0845 601 2923
Email: enquiries@pensionsadvisoryservice.org.uk
Website: www.pensionsadvisoryservice.org.uk

The Pensions Advisory Service provides general pension information with guide booklets on subjects as

- transferring your pension to another scheme
- winding-up a pension scheme – a guide for scheme members

CEDING SCHEME INFORMATION SUMMARY

Name	Leonard Clifford Liverpool
Date of Birth	22nd June 1964
National Insurance Number	NE005020C
Membership number	11811690

Ceding Scheme Information

Full name: Ford Hourly Paid Contributory Pension Fund

HM Revenue & Customs Reference Number: 00255785RJ

Address for correspondence: c/o Ford Pension Funds Administration,
Leatherhead House,
Station Road,
Leatherhead,
Surrey KT22 7ET

This scheme is a Registered Pension Scheme in accordance with Part 4 of the Finance Act 2004. The scheme is contracted out and the transfer includes GMP benefits/Protected Rights benefits.

Information About The Transfer

In respect of this transfer

- the transfer represents uncrystallised benefits;
- benefits earned since 17 May 1990 comply with the law on equal treatment of men and women except in relation to any guaranteed minimum pension;
- Ford Pension Funds Administration are not aware of any claim for part-time service since 8 April 1976;
- the transfer relates to the whole of the member's accrued rights in the Ceding Scheme

Ford Hourly Paid Contributory Pension Fund

AUTHORITY TO DISCLOSE INFORMATION

Name Leonard Clifford Liverpool
Date of Birth 22nd June 1964
Membership number 11811690

I authorise the Trustee(s) and Ford Pension Funds Administration as their agents to deal with enquiries from, and disclose information to, the persons or bodies named below, in connection with the possible transfer of my benefits:

Please fill in below the name and address of the Financial Adviser and/or the pension scheme you want Ford Pension Funds Administration to deal with in connection with this possible transfer:

Financial Adviser's Name:

Financial Adviser's Address:

.....

.....

.....

New Pension Scheme Name:

Contact's Name:

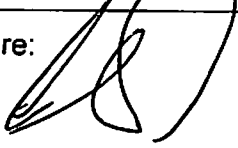
New Scheme's Address:

.....

.....

.....

Please sign here to authorise the disclosure of information

Signature: 	Date signed:
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When you have filled in and signed this Form, please return it to me at Ford Pension Funds Administration, Leatherhead House, Station Road, Leatherhead, Surrey KT22 7ET .

RECEIVING SCHEME FORM

Member's Name
Ceding Scheme

Leonard Clifford Liverpool
Ford Hourly Paid Contributory Pension Fund

Please answer the following questions in relation to the pension scheme or policy receiving the transfer for the above-named member:

What is the Scheme's HMRC Reference Number?

What is the Scheme's SCON/ECON/ASCON?
(if applicable)

Is the Scheme a Registered Pension Scheme
in accordance with Part 4 of the Finance Act 2004?

Yes

☐

No

☐

Is the Scheme a Qualifying Recognised Overseas
Scheme?

Yes

☐

No

☐

Is the Scheme a Retirement Annuity Contract previously
approved under Chapter III Part XIV of the ICTA?

Yes

☐

No

☐

Is the Scheme an insured scheme?

Yes

☐

No

☐

Is the Scheme a self-administered scheme?

Yes

☐

No

☐

Is the Scheme prepared to accept a transfer value
relating to the member's contracted out rights?

Yes

☐

No

☐

If the transfer is to a contracted out occupational pension scheme, at what date did the above-named member start contracted out employment in that scheme?

.....

If the transfer goes ahead, to whom should the payment be made?

.....

I understand that payment of the transfer value may be withheld if any doubts exist as to the status of the pension scheme or policy receiving the transfer and that reference to HM Revenue & Customs may be made to establish definitively that status in relation to this transfer before payment is made. I authorise HM Revenue & Customs to disclose all information requested by Ford Pension Funds Administration in relation to the status of the scheme receiving the transfer.

A representative of the pension scheme must sign here to confirm that the responses given above are correct and to authorise the disclosure of information

Signature:



Date signed:

Full Name:
Position in respect of the scheme:
Name of the scheme:

When completed, please return this Form to Ford Pension Funds Administration, Leatherhead House, Station Road, Leatherhead, Surrey KT22 7ET .

Ford Hourly Paid Contributory Pension Fund

LIFETIME ALLOWANCE (LTA) QUESTIONNAIRE (This form only needs to be completed if you want to transfer to a Qualifying Recognised Overseas Pension Scheme)

Name:	Leonard Clifford Liverpool
Date of Birth:	22/06/1964
National Insurance Number:	NE005020C
Membership Number (FIN):	11811690

HM Revenue & Customs (HMRC) have set a limit on the value of pension benefits you can have, from all the pension schemes to which you belong, without incurring a tax charge. This limit is called the Lifetime Allowance (see note 1 on page 5). If the value of your pension benefits is more than your LTA, a tax charge applies to the excess. To enable us to determine if a tax charge applies to your Fund benefits, please answer the questions below.

1.	Do you have a certificate of Enhanced Protection from HMRC which will be valid at the date of your transfer? (see note 2)	Yes/No
2.	Do you have a certificate of Primary Protection from HMRC which will be valid at the date of your transfer? (see note 3)	Yes/No
3.	Do you have an Enhanced Lifetime Allowance certificate from HMRC? (see note 4)	Yes/No
4.	(a) Do you have a certificate of Fixed Protection from HMRC? (see note 5) (b) Will this be valid at the date of your transfer?	Yes/No Yes/No

If you have any of the above certificates, please enclose them with this questionnaire.

If you have answered Yes to question 2,3 or 4 above, please complete question 5 below and questions 6 - 8, if appropriate.	
5. Have you received, or will you receive, any other pension benefits, from any scheme either as a lump sum or as a pension, on or before your transfer date? (see note 6) <i>If you have answered Yes, please answer questions 6, 7 & 8.</i>	Yes/No
6. Are you currently receiving a pension which commenced before 06/04/2006? <i>If you have answered yes please complete Table 1.</i>	Yes/No
7. Have you already received any benefits (including a lump sum) from another pension scheme which started on or after 06/04/2006 or will you start to receive any such benefits on or before your transfer date? <i>If you have answered yes please complete Table 2.</i>	Yes/No
8. Have you, on or after 06/04/2006, transferred the value of any pension benefits to a Qualifying Recognised Overseas Pension Scheme or will you do so on or before your transfer date? <i>If you have answered yes please complete Table 2.</i>	Yes/No

Once you have answered these questions, please sign the declaration below.

DECLARATION

I declare that:

- To the best of my knowledge, the answers to the questions above are correct and the information that I have given in the tables enclosed with this questionnaire is correct and complete;
- I understand that failure to provide information, or the provision of wrong information may result in a delay in the payment of my pension benefits and may result in a tax charge and/or penalty being imposed by HMRC that I will be personally liable for;
- I undertake to tell you if the information I have given changes before my transfer date.

Signature: 	Date signed:
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When you have signed and dated this Form, please send it to Ford Pension Funds Administration, Leatherhead House, Station Road, Leatherhead, Surrey KT22 7ET .

LIFETIME ALLOWANCE QUESTIONNAIRE INFORMATION FORM

TABLE 1

Fill in this table if you were being paid a pension from one or more pension schemes at 05/04/2006

	Name of pension scheme or insurer	Yearly pension before tax (see note 2 below)	LTA percentage (see note 3 below)
Pension 1			
Pension 2			
Pension 3			
Pension 4			
Pension 5			
Pension 6			

Notes:

- Please fill in a row in the table above for each pension you were being paid on 05/04/2006. If, at that date, you were in receipt of an unsecured pension (income drawdown) please indicate which, if any, of the pensions were being taken as income drawdown.
- If this is the first time you have taken benefits under any registered pension scheme on or after 06/04/2006, please show the yearly pension rate as it is (or will be) on the transfer date.
- If you have previously taken benefits on or after 06/04/2006 under a registered pension scheme, the scheme under which you took those benefits will have calculated the LTA percentage at the date you took benefits under that scheme – please insert the relevant percentage. If you do not have this percentage, you should contact that scheme for confirmation of the LTA percentage in respect of your benefits in payment on 05/04/2006. Please enclose a copy of the letter from the scheme confirming the LTA percentage used.
- If you have more than six benefits, please provide the additional information on a separate sheet.

LIFETIME ALLOWANCE QUESTIONNAIRE INFORMATION FORM

TABLE 2

Fill in this table if you have benefits from one or more pension schemes which were or will be transferred out to a Qualifying Recognised Overseas Pension Scheme (QROPS) or which started or will start payment at any date from 06/04/2006 to your transfer date (including any which will be payable on either of those dates).

	Name of pension scheme or insurer	Date started or is due to start	LTA percentage
Pension 1			
Pension 2			
Pension 3			
Pension 4			
Pension 5			
Pension 6			

Notes:

- Please fill in a row in the table above for each pension or benefit (including where you have chosen to take income drawdown whether or not you are actually taking any income) which started to be paid or was transferred to a QROPS on or after 06/04/2006. You should also include any benefit which will come into payment and any transfer to a QROPS which will be paid on or before the transfer date.
- Please contact the pension provider for confirmation of the LTA percentage of your benefits if you don't already have it. Once you have received this information, please insert the percentage in the table and enclose a copy of the letter from the provider with this form
- If you have more than 6 benefits, please provide the additional information on a separate sheet.
- If you have benefits from this Fund and other pension arrangements being paid from or transferred on the same day and your total benefits are over your LTA, you will have to say in which order these benefits are being taken. In this case, I will contact you.

Ford Hourly Paid Contributory Pension Fund
TRANSFER REQUEST

Name	Leonard Clifford Liverpool
Date of Birth	22nd June 1964
National Insurance Number	NE005020C
Membership Number (FIN):	11811690

I confirm that I have read the Transfer Value Statement and Notes relating to my benefits.

I confirm that I wish the value of my benefits to be transferred as set out below.

(Please fill in below the name and contact details of the registered pension scheme or qualifying recognised overseas pension scheme you want the transfer value paid to. If the transfer value needs to be split, please show the details for each recipient.)

Scheme or insurer:

Full name of scheme or insurer:.....

Address:.....

.....

.....

Contact name or reference:.....

I understand that:

- once payment has been made, neither I nor my dependants will have any further claim on the Fund or on the Trustee(s) in relation to the benefits to which the transfer value relates.
- the Trustee(s) have a duty to make sure that the receiving scheme is authorised and able to accept the transfer, and that the Trustee(s) may refuse to make the transfer until they have fully satisfied themselves this is the case.

I authorise the Trustee(s) or their agents to make contact with the receiving scheme to arrange the transfer. My contact details are shown below: *(please fill these in)*

My home address:.....

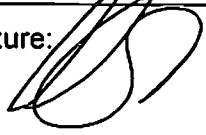
.....

.....

My telephone number:.....

My email address:.....

Please sign here to confirm that you want the transfer to go ahead

Signature: 	Date signed:
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When you have completed this form, please return it to Ford Pension Funds Administration, Leatherhead House, Station Road, Leatherhead, Surrey KT22 7ET .

LIFETIME ALLOWANCE NOTES

1. The standard LTA is currently £1.5 million. Your personal LTA may be more than this. Unless you have Enhanced Protection, once you have received pension benefits whose value is equal to your personal LTA, any further benefits are subject to a tax charge (the Lifetime Allowance charge). This is 25% of the excess which is used to provide you with a pension and 55% of the excess payable as a lump sum.
2. Enhanced Protection gives complete protection against the LTA charge. Anyone who had pension rights at 06/04/2006 could apply for Enhanced Protection. However, Enhanced Protection is lost if benefit accrual after 05/04/2006 exceeds a limited amount. Normally, therefore, anyone with Enhanced Protection will have ceased to be an active member of a pension scheme on 05/04/2006
3. If you had already accrued pension benefits worth more than £1.5 million at 06/04/2006 you could apply to HMRC for protection from the LTA charge on your benefits at that date. This is called Primary Protection and provides you with an LTA which is higher than the standard LTA. If you applied for Primary Protection and HMRC accepted your application, you will have been issued with a certificate confirming the extent to which your benefits are protected.
4. In certain circumstances (for example a transfer into a registered pension scheme from a Qualifying Recognised Overseas Pension Scheme) you may have become entitled to a Lifetime Allowance Enhancement factor, which will increase your LTA above the standard LTA. If you applied to HMRC for an enhancement factor, HMRC will have issued you with a certificate setting out the amount by which the standard LTA is enhanced.
5. If you were in a pension scheme before 06/04/2012 (when the standard LTA was reduced from £1.8 million to £1.5 million) you could apply to HMRC to have your benefits protected from the reduction in the LTA. This is Fixed Protection. It is lost if, at any time, benefits accrue above a certain level.
6. "Benefits" means a pension coming into or already in payment to you or a cash lump sum paid or payable to you from a registered pension scheme. It does not include State Pensions, and widow's, widower's, civil partner's or dependant's pensions. Nor does it include lump sums paid on the grounds of triviality or where a scheme is wound up (a winding up lump sum).

You are personally responsible for making sure that those who pay your benefits know about all of your benefits from all sources, and any additional tax due is paid.

It is essential that you tell me about any benefits which are already being paid to you or will begin to be paid to you on or before your transfer date. This will let me check if the value of your benefits is over your LTA and so subject to the tax charge.

The types of pension schemes where you may have benefits include:

- a former employer's UK pension scheme;
- a UK Freestanding Additional Voluntary Contribution scheme;
- a UK Retirement Annuity Contract;
- a UK Personal or Stakeholder pension scheme;
- an annuity policy issued to which benefits have been transferred from a former employer's scheme.

Please note that you will need to return the Lifetime Allowance Questionnaire and supporting documents to me as soon as possible, for me to be able to pay your benefits.